

Table I.F.4 Percent of private-sector employees enrolled in a health insurance plan that had a copayment for an office visit to a physician by firm size and selected characteristics: United States, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	58.1%	65.8%	70.5%	69.1%	65.3%	51.4%	68.3%	56.3%
Industry group **								
Agric., fish., forest.	74.6%	51.9%	--	60.9%	82.8%	76.5%	56.8%	79.0%
Mining and manufacturing	58.0%	60.2%	72.6%	71.1%	66.6%	50.1%	69.1%	56.8%
Construction	68.2%	67.4%	71.0%	69.3%	70.0%	62.6%	69.6%	67.4%
Utilities and transp.	51.0%	42.9%	60.8%	60.2%	61.9%	47.3%	48.6%	51.2%
Wholesale trade	57.7%	79.8%	75.0%	70.9%	65.8%	44.9%	74.6%	53.7%
Fin. svcs. and real estate	51.3%	64.0%	76.3%	61.7%	66.1%	44.0%	67.9%	49.4%
Retail trade	50.6%	69.4%	69.5%	65.6%	66.1%	42.4%	66.7%	48.0%
Professional services	61.1%	64.9%	68.6%	71.8%	62.1%	57.9%	67.9%	59.9%
Other services	61.4%	66.4%	69.0%	69.5%	65.3%	56.1%	70.3%	59.5%
Ownership								
For profit, incorporated	55.6%	64.1%	71.2%	68.7%	66.1%	47.5%	68.3%	53.3%
For profit, unincorporated	60.9%	71.1%	70.5%	68.0%	64.1%	53.0%	70.2%	58.3%
Nonprofit	65.8%	64.1%	64.3%	72.7%	63.9%	65.8%	64.7%	65.8%
Age of firm								
Less than 5 years	65.2%	70.7%	65.4%	71.1%	56.8%	65.3%	69.2%	61.2%
5-9 years	65.6%	64.7%	70.3%	64.9%	68.3%	55.6%	65.8%	65.5%
10-19 years	67.8%	67.8%	70.0%	72.4%	63.8%	67.3%	70.1%	66.6%
20 or more years	56.2%	62.9%	71.7%	68.5%	65.9%	50.8%	68.0%	55.0%
Multi/single status								
2 or more locations	53.8%	45.2% *	70.9%	65.3%	63.9%	50.9%	64.1%	53.7%
1 location only	68.8%	66.0%	70.4%	70.1%	67.3%	72.7%	68.7%	68.9%
Percent full-time employees								
Less than 25%	61.1%	43.4%	83.5%	83.2%	59.3%	56.5%	68.2%	59.7%
25-49 %	61.1%	65.5%	64.0%	69.9%	64.6%	55.9%	66.6%	60.1%
50-74 %	56.5%	70.0%	71.8%	69.2%	63.4%	49.3%	70.4%	54.2%
75% or more	58.1%	65.6%	70.4%	68.8%	65.6%	51.4%	68.2%	56.3%
Union presence								
No union employees	59.0%	66.5%	70.6%	69.6%	65.2%	50.6%	68.8%	56.8%
Has union employees	54.9%	52.1%	66.3%	61.7%	65.6%	53.2%	58.7%	54.7%
Percent low-wage employees								
50% or more low-wage	57.7%	63.4%	77.4%	75.4%	66.7%	49.7%	70.3%	56.2%
Less than 50% low-wage	58.1%	66.0%	70.0%	68.5%	65.1%	51.6%	68.2%	56.3%
Percent women employees								
Less than 25%	61.2%	66.3%	69.1%	67.4%	66.8%	52.5%	67.3%	59.4%
25-49 %	54.3%	66.8%	68.6%	70.4%	64.6%	47.6%	66.6%	52.9%
50-74 %	55.4%	62.4%	71.5%	68.5%	62.3%	50.3%	68.6%	53.8%
75% or more	62.7%	68.1%	74.7%	72.2%	67.3%	57.9%	72.3%	61.2%
Percent age 50 or older employees								
Less than 25%	59.1%	65.9%	71.0%	69.7%	66.8%	48.0%	69.6%	56.3%
25-49 %	57.3%	64.6%	71.0%	70.8%	64.8%	52.8%	69.0%	56.3%
50-74 %	57.5%	65.5%	66.3%	64.6%	60.7%	51.1%	63.9%	55.8%
75% or more	63.1%	67.5%	74.8%	58.5%	73.6%	53.6%	67.5%	60.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.F.4 Standard errors for percent of private-sector employees enrolled in a health insurance plan that had a copayment for an office visit to a physician by firm size and selected characteristics: United States, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.64%	1.70%	1.59%	1.24%	1.21%	0.94%	0.94%	0.73%
Industry group **								
Agric., fish., forest.	5.53%	15.36%	--	14.55%	7.64%	8.88%	9.88%	5.71%
Mining and manufacturing	1.58%	7.04%	4.90%	3.67%	2.93%	2.23%	3.01%	1.73%
Construction	2.40%	4.74%	4.27%	3.56%	4.98%	7.10%	2.54%	3.51%
Utilities and transp.	2.74%	11.15%	10.19%	7.18%	6.76%	3.46%	6.13%	2.93%
Wholesale trade	2.72%	5.20%	4.80%	3.70%	3.79%	4.44%	2.90%	3.20%
Fin. svcs. and real estate	1.87%	5.38%	5.49%	5.09%	3.24%	2.37%	3.63%	2.02%
Retail trade	2.52%	5.63%	6.34%	3.94%	3.96%	3.30%	3.24%	2.80%
Professional services	1.06%	2.98%	2.95%	2.07%	2.05%	1.55%	1.69%	1.20%
Other services	1.61%	3.90%	3.71%	3.30%	3.79%	2.37%	2.10%	1.88%
Ownership								
For profit, incorporated	0.78%	2.02%	1.85%	1.48%	1.51%	1.10%	1.10%	0.89%
For profit, unincorporated	1.58%	3.49%	3.91%	3.20%	3.17%	2.62%	2.21%	1.90%
Nonprofit	1.53%	6.62%	5.18%	3.15%	2.66%	2.19%	3.14%	1.64%
Age of firm								
Less than 5 years	2.85%	3.64%	5.30%	4.38%	6.60%	10.98%	2.74%	4.82%
5-9 years	2.39%	4.60%	4.92%	4.17%	4.98%	6.92%	2.79%	3.61%
10-19 years	1.65%	3.18%	3.07%	2.40%	3.53%	4.63%	1.81%	2.35%
20 or more years	0.73%	2.77%	2.17%	1.62%	1.32%	0.96%	1.32%	0.79%
Multi/single status								
2 or more locations	0.80%	15.91% *	4.75%	2.49%	1.41%	0.95%	3.03%	0.81%
1 location only	0.92%	1.71%	1.68%	1.42%	2.19%	4.46%	0.98%	1.52%
Percent full-time employees								
Less than 25%	2.78%	10.03%	6.14%	3.40%	5.06%	3.82%	6.02%	3.05%
25-49 %	2.51%	8.78%	7.12%	4.84%	4.63%	4.17%	4.11%	2.88%
50-74 %	1.85%	3.93%	4.25%	5.43%	3.46%	2.64%	2.42%	2.10%
75% or more	0.71%	1.94%	1.77%	1.33%	1.35%	1.04%	1.05%	0.81%
Union presence								
No union employees	0.69%	1.69%	1.62%	1.24%	1.27%	1.10%	0.94%	0.81%
Has union employees	1.60%	10.23%	9.36%	7.02%	4.09%	1.79%	5.70%	1.64%
Percent low-wage employees								
50% or more low-wage	1.71%	5.82%	4.71%	2.99%	3.47%	2.22%	3.13%	1.87%
Less than 50% low-wage	0.69%	1.79%	1.67%	1.33%	1.29%	1.02%	0.98%	0.79%
Percent women employees								
Less than 25%	1.21%	2.89%	2.54%	2.08%	2.23%	2.25%	1.52%	1.51%
25-49 %	1.25%	4.04%	3.52%	2.42%	2.78%	1.61%	2.17%	1.37%
50-74 %	1.28%	3.24%	4.06%	2.96%	2.27%	1.74%	2.07%	1.40%
75% or more	1.38%	3.92%	3.07%	2.48%	2.48%	2.07%	1.97%	1.57%
Percent age 50 or older employees								
Less than 25%	1.01%	2.70%	2.36%	1.74%	1.90%	1.65%	1.38%	1.22%
25-49 %	0.96%	3.78%	2.75%	2.06%	1.90%	1.25%	1.71%	1.03%
50-74 %	1.70%	3.76%	4.08%	3.63%	3.13%	2.84%	2.41%	2.05%
75% or more	2.91%	3.74%	6.39%	7.39%	4.66%	6.83%	3.17%	4.49%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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